

An. Code, 1924, sec. 11. 1912, sec. 11A. 1914, ch. 805, sec. 11A. 1931, ch. 294, sec. 11.

**20.** If in the opinion of the Bank Commissioner any banking institution, and any of the officers, managers and trustees of any banking institution, have violated any of the provisions of this or any law governing the same, he may forthwith report such violation to the Governor of the State, who may direct the Attorney General to institute a proper proceeding for the prosecution for such violation.

See notes to Sec. 12.

An. Code, 1924, sec. 12. 1912, sec. 12. 1910, ch. 219, sec. 12 (p. 9).

**21.** The Bank Commissioner shall examine, or cause to be examined, any institution named in this Article when requested by the board of directors of such institution.

An. Code, 1924, sec. 13. 1912, sec. 13. 1910, ch. 219, sec. 13 (p. 9).

**22.** The Bank Commissioner shall examine each statement received, as provided to be made in this Article by the banking institutions, and when in his judgment any irregularities or bad management are disclosed therein, or if such statement is not furnished within the time limit required, or if furnished, does not in all respects conform to the requirements set forth in this Article, he shall examine into the condition and verify the report of any such institution.

Cited but not construed in *State v. Page*, 163 Md. 512.

An. Code, 1924, sec. 14. 1912, sec. 14. 1910, ch. 219, sec. 14 (p. 9). 1914, ch. 805, sec. 14. 1918, ch. 33, sec. 14.

**23.** The Bank Commissioner, his deputy, attorney and every clerk or examiner in his department shall be bound by oath to keep secret all the facts and information obtained in the course of such examination, except so far as the public duty of such officer requires him to report upon or take special action regarding the affairs of any banking institution, and except when called as a witness in any criminal proceeding or trial in a Court of Justice. If any Bank Commissioner, deputy, clerk or examiner in such department shall disclose the name of any debtor of any banking institution, or anything relative to the private accounts or transactions of such institution, or shall disclose any fact discovered in the course of his examination, except as herein provided, he shall be subject, on conviction thereof, to forfeiture of his office, and to the payment of not more than one thousand dollars or imprisonment not more than two years, or both.

Provided, that upon the request of any banking institution which desires and has made application for membership in or which is a member of the Federal Reserve System, together with the request of the Federal Reserve Bank of the District in which said institution is located, or its duly authorized representative, the Bank Commissioner is authorized to furnish the said Federal Reserve Bank with all facts and information at any time in his possession concerning any such banking institution.

This section referred to in construing sec. 76. *State v. Page*, 163 Md. 511, 515.

An. Code, 1924, sec. 15. 1912, sec. 15. 1910, ch. 219, sec. 15 (p. 9). 1931, ch. 294, sec. 15.

**24.** Neither the Bank Commissioner, Deputy Bank Commissioner nor any of the Clerks in the employ of the Bank Commissioners' office, shall become indebted to any banking institution, or other institution subject